

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-17. (Canceled)

18. (New) A computer-implemented method for providing an automated value estimate of a property as of a previous time period, the computer-implemented method comprising:

 determining, using a computing platform, historical valuation data reflecting automated value estimates of properties, the automated value estimates corresponding to values of the properties during previous time periods;

 storing the historical valuation data in a database;

 receiving a request for an automated value estimate of a property as of a specified previous time period, the request identifying the property and the specified previous time period;

 searching the database for the historical valuation data of the property identified by the request;

 retrieving the historical valuation data from the database reflecting the automated value estimate of the property during the specified previous time period; and

 providing, in response to the request, the automated value estimate of the property as of the specified previous time period.

19. (New) The computer-implemented method according to claim 18, further comprising:

determining whether an appraisal value of the property during the specified time period accurately reflected the value of the property during the specified time period.

20. (New) The computer-implemented method according to claim 19, wherein determining whether the appraisal value accurately reflected the value of the property comprises:

comparing the automated value estimate of the property with the appraisal value.

21. (New) The computer-implemented method according to claim 19, wherein determining whether the appraisal value accurately reflected the value of the property comprises:

receiving loan data corresponding to a loan used to purchase the property; and

determining a score based on the loan data, the score reflecting whether the appraisal value was faulty as of the specified time period.

22. (New) The computer-implemented method according to claim 18, further comprising using an automated valuation model to determine the historical valuation data.

23. (New) The computer-implemented method according to claim 22, wherein the historical valuation data is:

generated by the automated valuation model contemporaneously with the previous time periods, and

stored in the database as the historical valuation data is determined by the automated valuation model.

24. (New) A system for providing an automated value estimate of a property as of a previous time period, the system comprising:

at least one memory comprising instructions to:

determine historical valuation data reflecting automated value estimates of properties, the automated value estimates corresponding to values of the properties during previous time periods;

store the historical valuation data in a database;

receive a request for an automated value estimate of a property as of a specified previous time period, the request identifying the property and the specified previous time period;

search the database for the historical valuation data of the property identified by the request;

retrieve the historical valuation data from the database reflecting the automated value estimate of the property during the specified previous time period; and

provide, in response to the request, the automated value estimate of the property as of the specified previous time period, and

at least one data processor that executes the instructions.

25. (New) The system according to claim 24, wherein the instructions are further configured to:

determine whether an appraisal value of the property during the specified time period accurately reflected the value of the property during the specified time period.

26. (New) The system according to claim 25, wherein the instructions configured to determine whether the appraisal value accurately reflected the value of the property are further configured to:

compare the automated value estimate of the property with the appraisal value.

27. (New) The system according to claim 25, wherein the instructions configured to determine whether the appraisal value accurately reflected the value of the property are further configured to:

receive loan data corresponding to a loan used to purchase the property; and

determine a score based on the loan data, the score reflecting whether the appraisal value was faulty as of the specified time period.

28. (New) The system according to claim 24, further comprising instructions configured to use an automated valuation model to determine the historical valuation data.

29. (New) The system according to claim 28, wherein the historical valuation data is:

generated by the automated valuation model contemporaneously with the previous time periods, and

stored in the database as the historical valuation data is determined by the automated valuation model.

30. (New) A computer-readable medium comprising code for causing a processor to execute a method for providing an automated value estimate of a property as of a previous time period, the method comprising:

 determining, using a computing platform, historical valuation data reflecting automated value estimates of properties, the automated value estimates corresponding to values of the properties during previous time periods;

 storing the historical valuation data in a database;

 receiving a request for an automated value estimate of a property as of a specified previous time period, the request identifying the property and the specified previous time period;

 searching the database for the historical valuation data of the property identified by the request;

 retrieving the historical valuation data from the database reflecting the automated value estimate of the property during the specified previous time period; and

 providing, in response to the request, the automated value estimate of the property as of the specified previous time period.

31. (New) The computer-readable medium according to claim 30, the method further comprising:

determining whether an appraisal value of the property during the specified time period accurately reflected the value of the property during the specified time period.

32. (New) The computer-readable medium according to claim 31, wherein determining whether the appraisal value accurately reflected the value of the property comprises:

comparing the automated value estimate of the property with the appraisal value.

33. (New) The computer-readable medium according to claim 31, wherein determining whether the appraisal value accurately reflected the value of the property comprises:

receiving loan data corresponding to a loan used to purchase the property; and determining a score based on the loan data, the score reflecting whether the appraisal value was faulty as of the specified time period.

34. (New) The computer-readable medium according to claim 30, the method further comprising using an automated valuation model to determine the historical valuation data.

35. (New) The computer-readable medium according to claim 34, wherein the historical valuation data is:

generated by the automated valuation model contemporaneously with the previous time periods; and

stored in the database as the historical valuation data is determined by the automated valuation model.

36. (New) A computer-implemented method for classifying a loan into one or more risk categories, the computer-implemented method comprising:

retrieving a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determining a time period when the property estimate was performed on the property;

retrieving an automated value estimate of the property as of the time period when the property estimate was performed;

comparing the property estimate to the automated value estimate to determine whether the automated value estimate exceeds the property estimate by a threshold amount; and

categorizing, using a computing platform, the loan into a high risk category when the property estimate exceeds the automated value estimate by at least the threshold amount.

37. (New) A system for classifying a loan into one or more risk categories, the system comprising:

at least one memory comprising instructions to:

retrieve a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determine a time period when the property estimate was performed on the property;

retrieve an automated value estimate of the property as of the time period when the property estimate was performed;

compare the property estimate to the automated value estimate to determine whether the automated value estimate exceeds the property estimate by a threshold amount; and

categorize the loan into a high risk category when the property estimate exceeds the automated value estimate by at least the threshold amount, and at least one data processor that executes the instructions.

38. (New) A computer-readable medium comprising code for causing a processor to execute a method for classifying a loan into one or more risk categories, the method comprising:

retrieving a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determining a time period when the property estimate was performed on the property;

retrieving an automated value estimate of the property as of the time period when the property estimate was performed;

comparing the property estimate to the automated value estimate to determine whether the automated value estimate exceeds the property estimate by a threshold amount; and

categorizing the loan into a high risk category when the property estimate exceeds the automated value estimate by at least the threshold amount.

39. (New) A computer-implemented method for classifying a loan into one or more risk categories, the computer-implemented method comprising:

retrieving a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determining a time period when the property estimate was performed on the property;

retrieving an automated value estimate of the property as of the time period when the property estimate was performed;

generating, using a computing platform, a score reflecting whether the property estimate accurately reflected the value of the property as of the time period when the property estimate was performed, the score being generated based on a relationship between the property estimate and the automated value estimate; and

categorizing the loan into one of the risk categories based on the score.

40. (New) A system for classifying a loan into one or more risk categories, the system comprising:

at least one memory comprising instructions to:

retrieve a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determine a time period when the property estimate was performed on the property;

retrieve an automated value estimate of the property as of the time period when the property estimate was performed;

generate a score reflecting whether the property estimate accurately reflected the value of the property as of the time period when the property estimate was performed, the score being generated based on a relationship between the property estimate and the automated value estimate; and

categorize the loan into one of the risk categories based on the score, and at least one data processor that executes the instructions.

41. (New) A computer-readable medium comprising code for causing a processor to execute a method for classifying a loan into one or more risk categories, the method comprising:

retrieving a property estimate performed on a property, the property estimate being associated with a loan secured by the property;

determining a time period when the property estimate was performed on the property;

retrieving an automated value estimate of the property as of the time period when the property estimate was performed;

generating a score reflecting whether the property estimate accurately reflected the value of the property as of the time period when the property estimate was performed, the score being generated based on a relationship between the property estimate and the automated value estimate; and categorizing the loan into one of the risk categories based on the score.